



You Work Hard for Your Money. Keep It Safe So It Can Work Hard for You.

Review your personal finances. Learn about and take advantage of the financial protections, no-cost resources and services that are available to you.

The law is on your side with consumer credit protections.

The **Military Lending Act** provides **protections in lending** for active-duty, active Guard and Reserve service members that include an interest rate cap of 36 percent on most types of consumer loans.

The **Servicemembers Civil Relief Act** eases **financial burdens** when you're called to active duty by postponing, suspending or lessening certain debt obligations and actions.

The **Truth-in-Lending Act**

requires lenders to disclose certain credit terms before you borrow.

The **Fair Credit Reporting Act**

promotes accuracy, fairness and privacy in consumer reporting.

The **Fair Credit Billing Act**

covers issues with "open end" credit accounts like credit cards and revolving charge accounts.

The **Fair Debt Collection Practices Act**

protects consumers from abusive debt-collection practices.

The **Equal Credit Opportunity Act**

prohibits credit discrimination on the basis of race, color, religion, national origin, sex, marital status, age or because you get public assistance.



Make an appointment to receive no-cost, personal support from an accredited [Personal Financial Manager](#) or Personal Financial Counselor at your Family Center.



Take time to review your credit report for accuracy each year to protect your financial reputation. Get your free credit report at AnnualCreditReport.com — and get your free credit score from your PFM or PFC — and address any problems.








Learn more about protecting and growing your money from MilitaryConsumer.gov and the [CFPB](#).

Resources are on your side to help you make wise financial decisions.



MILITARY CONSUMER
YOUR TOOL FOR FINANCIAL READINESS

For more resources and tips follow the Office of Financial Readiness at <https://finred.usalearning.gov/> and @DoDFINRED on     .